by Kevin Savetz

Quicken WillMaker Plus 2005
$49.99; $39.99 download
Quicken
www.nolo.com

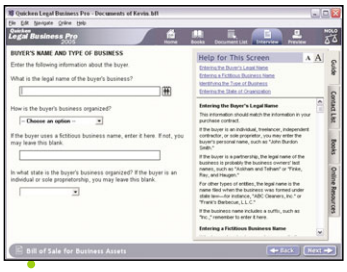
Quicken WillMaker Plus 2005

It doesn't matter if you have amassed a vast fortune or you just need someone to take care of your goldfish when you die: You should have a written plan for your estate. Quicken WillMaker Plus 2005 can painlessly walk you through the necessary steps of creating a will or living trust without the expense of hiring an attorney. The program can also create other important documents such as one that outlines your wishes for health care and one that names a durable power of attorney for finances.

Once you choose the type of document that you want to create (a will, for example), the program takes you through an interview process to create a customized document. The app does a good job of covering the needs that most people have when writing a will, such as naming a guardian for children, making bequests of property, forgiving debts, and so on. In less than an hour, you will have a legal will to print and sign. WillMaker is more than adequate unless you have esoteric needs or live in Louisiana, where the program's estate planning documents aren't valid.

The software does ease the process of creating a will or living trust, but to do it right you need to spend some time reading; there's a 130-page printed manual and lengthy 25-chapter online legal manual. You don't have to wade through it all, as the program points you to the sections appropriate for your situation. You will have to ingest some of it, however, to make the best choices for your situation.

The software can also generate 40 other legal forms such as authorization for a minor's medical treatment, promissory notes, and requests for information from creditors and other institutions. If you've been putting off writing a will because of the expense or simply because you didn't know how to get started, WillMaker Plus 2005 is a hassle-free, inexpensive way to get the job done. ▲



Quicken Legal Business Pro 2005
$79.99; $64.99 download
Quicken
www.nolo.com

Quicken Legal Business Pro 2005

While WillMaker attends to your personal affairs, Quicken Legal Business Pro 2005 helps you take care of business affairs. Writing legally sound contracts and agreements can be among the most daunting tasks a small-business owner faces. For that, this application can help.

At the heart of the program are 140 forms, contracts, and form letters. These include contracts for buying a business, agreement letters for forming a new business, an employment application, a contract for services, and so on. Like WillMaker, you can customize many of the forms and contracts via interviews. But the app's interview function doesn't work as well here. Unlike WillMaker, this interview tool doesn't remember your previous answers, so you may find yourself typing the same names and addresses over and over. The selection of forms includes two dozen federal tax forms, simple PDF files that are available free online (which seems like kind of a rip-off).

The real question is whether these forms, contracts, and form letters will be useful in your particular business. Many are geared toward starting and running a corporation, partnership, or limited liability corporation. Owners of sole proprietorships may not find these useful until they are ready to grow their businesses. A minority of other forms, such as for hiring employees, sales contracts, and so on, have wider appeal.

The package also includes the full text of five small-business-related books from Nolo, a respected publisher of do-it-yourself law books. The titles include "Legal Guide for Starting & Running a Small Business," "Tax Savvy for Small Business," and "Everyday Employment Law: The Basics." The information is sound, but the books are displayed using Microsoft's standard Help viewer, not the best tool for book-length documents.

The program's books and forms are well-integrated, letting you find information related to your project quickly. When contemplating a partnership agreement form, for instance, a help screen provides hypertext links to the appropriate section in one of the online books. ▲

CPU Ranking: 0 = Absolutely Worthless 2.5 = Absolutely Average 5 = Absolutely Perfect